

**From:** "Federico, Lou" <lf4770@att.com> on 10/08/2007 05:25:02 PM

**Subject:** Truth in Lending

Dear Sirs;

The proposed amendments to Regulation Z (Truth in Lending) is a worthwhile endeavor that needs to be enacted as quickly as possible. The abuses by the banking industry towards the consumer is tantamount to legal theft.

We already have truth in lending in automobile and home lending contracts. This is just a common sense reform that will protect the consumer from ongoing and random credit card and other revolving credit plan abuse.

I strongly support these new proposals.

Kindest Regards,

Lou Federico

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